

Information to identify the case:

Debtor 1	Tabatha D. Cream	Social Security number or ITIN	xxx-xx-8827
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-25055-MBK			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Tabatha D. Cream
aka Tabatha D. Washington

10/31/23

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Tabatha D. Cream
Debtor

Case No. 18-25055-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Oct 31, 2023

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 55

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 02, 2023:

Recip ID	Recipient Name and Address
db	+ Tabatha D. Cream, 11 Tinker Place, Willingboro, NJ 08046-3712
517669220	+ Charles Washington, 15 Normont Lane, Willingboro, NJ 08046-1320
517669230	+ Executive Credit Manag, 4 Waterloo Rd, Stanhope, NJ 07874-2653
517669249	+ Pinnacle, Po Box 130848, Carlsbad, CA 92013-0848
517955338	+ State of NJ-Division of Taxation Bankruptcy, PO Box 245, Trenton, NJ 08695-0245
518017268	State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 31 2023 20:51:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 31 2023 20:51:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517669217	+ EDI: AARGON.COM	Nov 01 2023 00:43:00	Aargon Agency, 8668 Spring Mountain Rd, Las Vegas, NV 89117-4132
517771200	Email/PDF: resurgentbknofications@resurgent.com	Oct 31 2023 21:06:12	CACH, LLC its successors and assigns as assignee, of Avant, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517669218	+ EDI: CAPITALONE.COM	Nov 01 2023 00:43:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517725266	EDI: CAPITALONE.COM	Nov 01 2023 00:43:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517760990	Email/PDF: bncnotices@becket-lee.com	Oct 31 2023 21:06:39	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517669221	+ EDI: WFNNB.COM	Nov 01 2023 00:43:00	Comenity Bank, PO Box 182789, Columbus, OH 43218-2789
517669226	+ EDI: WFNNB.COM	Nov 01 2023 00:43:00	Comenitycapital/boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
517669227	+ EDI: CCS.COM	Nov 01 2023 00:43:00	Credit Collections Services, Attention: Bankruptcy, 725 Canton Street, Norwood, MA 02062-2609
517669228	+ Email/PDF: creditonebknofications@resurgent.com	Oct 31 2023 21:05:58	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
517669262	EDI: CITICORP.COM	Nov 01 2023 00:43:00	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040

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517804786	EDI: Q3G.COM	Nov 01 2023 00:43:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517792073	+ EDI: AIS.COM	Nov 01 2023 00:43:00	Directv, LLC, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517669229	+ Email/Text: bknotice@ercbpo.com	Oct 31 2023 20:51:00	ERC/Enhanced Recovery Corp, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
517669231	+ EDI: AMINFOFP.COM	Nov 01 2023 00:43:00	First Premier Bank, Po Box 5524, Sioux Falls, SD 57117-5524
517669233	EDI: IRS.COM	Nov 01 2023 00:43:00	Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
517669237	+ Email/Text: bknotificationdistribution@jhcapiatgroup.com	Oct 31 2023 20:51:00	Jh Portfolio Debt Equities LLC, 5757 Phantom Dr Ste 225, Hazelwood, MO 63042-2429
517669238	+ Email/Text: PBNCNotifications@peritussservices.com	Oct 31 2023 20:50:00	Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
519916139	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 31 2023 21:06:12	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
519916140	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 31 2023 21:05:59	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
517749734	Email/PDF: resurgentbknotifications@resurgent.com	Oct 31 2023 21:06:18	LVNV Funding, LLC its successors and assigns as, assignee of Santander Consumer USA, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517669240	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 31 2023 21:06:19	LVNV Funding/Resurgent Capital, Po Box 10497, Greenville, SC 29603-0497
517768782	^ MEBN	Oct 31 2023 20:49:49	Lakeview Loan Servicing, LLC, by its servicing agent M&T Bank, c/o Schiller Knapp Lefkowitz Hertz, Post Office Box 840, Buffalo, NY 14240-0840
517669239	+ Email/Text: nsm_bk_notices@mrcooper.com	Oct 31 2023 20:51:00	Lakeview Loan Servicing, LLC, 4425 Ponce De Leon Blvd, MS 5-251, Coral Gables, FL 33146-1837
517669241	Email/Text: camanagement@mtb.com	Oct 31 2023 20:51:00	M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
517669242	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 31 2023 20:51:00	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2710
517730639	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 31 2023 20:51:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517799406	EDI: PRA.COM	Nov 01 2023 00:43:00	Portfolio Recovery Associates, LLC, c/o Amazon.com, POB 41067, Norfolk VA 23541
517669250	Email/Text: signed.order@pfwattorneys.com	Oct 31 2023 20:50:00	Pressler & Felt & Warshaw, 7 Entin Road, Parsippany, NJ 07054
517669251	Email/Text: signed.order@pfwattorneys.com	Oct 31 2023 20:50:00	Pressler & Pressler, 7 Entin Rd, Parsippany, NJ 07054
517669252	Email/Text: signed.order@pfwattorneys.com	Oct 31 2023 20:50:00	Pressler, Felt & Warshaw, LLC, 7 Entin Road, Parsippany, NJ 07054
517669254	+ Email/Text: bankruptcy@pseg.com	Oct 31 2023 20:50:00	PSE&G Bankruptcy Department, PO Box 490, Cranford, NJ 07016-0490
517795724	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 31 2023 21:06:11	PYOD, LLC its successors and assigns as assignee, of Plains Commerce Bank, Resurgent Capital Services, PO Box 19008, Greenville, SC

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517752633	+ EDI: JEFFERSONCAP.COM	Nov 01 2023 00:43:00	29602-9008 Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
517716470	EDI: Q3G.COM	Nov 01 2023 00:43:00	Quantum3 Group LLC as agent for, JH Portfolio Debt Equities LLC, PO Box 788, Kirkland, WA 98083-0788
517791697	EDI: Q3G.COM	Nov 01 2023 00:43:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
517669255	+ Email/PDF: resurgentbknofications@resurgent.com	Oct 31 2023 21:06:12	Resurgent Capital Services, Po Box 10587, Greenville, SC 29603-0587
517669256	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Oct 31 2023 20:50:00	State of New Jersey Division of Taxation, 50 Barrack Street, Trenton, NJ 08695
517800968	+ Email/Text: bncmail@w-legal.com	Oct 31 2023 20:51:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
517669257	+ Email/Text: bankruptcy@sunrisecreditservices.com	Oct 31 2023 20:51:00	Sunrise Credit Service, 260 Airport Plaza Blvd, Farmingdale, NY 11735-3946
517669258	+ EDI: RMSC.COM	Nov 01 2023 00:43:00	Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
517673490	+ EDI: RMSC.COM	Nov 01 2023 00:43:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517669259	EDI: AISTMBL.COM	Nov 01 2023 00:43:00	TMobile, PO Box 742596, Cincinnati, OH 45274
517694467	+ EDI: AIS.COM	Nov 01 2023 00:43:00	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517669260	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Oct 31 2023 20:51:00	Toyota Financial Services, Attn: Bankruptcy, Po Box 8026, Cedar Rapids, IA 52409
517774221	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Oct 31 2023 20:50:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517785038	+ EDI: AIS.COM	Nov 01 2023 00:43:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517669261	+ EDI: VERIZONCOMB.COM	Nov 01 2023 00:43:00	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225

TOTAL: 49

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517669219	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517669222	*+	Comenity Bank, PO Box 182789, Columbus, OH 43218-2789
517669223	*+	Comenity Bank, PO Box 182789, Columbus, OH 43218-2789
517669224	*+	Comenity Bank, PO Box 182789, Columbus, OH 43218-2789
517669225	*+	Comenity Bank, PO Box 182789, Columbus, OH 43218-2789
517669232	*+	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
517669234	*	Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
517669235	*	Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
517669236	*	Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
517669243	*+	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2710
517669244	*+	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2710
517669245	*+	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2710

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517669246	*+	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2710
517669247	*+	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2710
517669248	*+	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2710
517669253	*P++	PRESSLER FELT & WARSHAW LLP, 7 ENTIN RD, PARSIPPANY NJ 07054-5020, address filed with court., Pressler, Felt & Warsaw, LLC, 7 Entin Road, Parsippany, NJ 07054

TOTAL: 0 Undeliverable, 16 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 02, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 31, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Joseph Gunnar Devine, Jr	on behalf of Creditor Lakeview Loan Servicing LLC, by its servicing agent M&T Bank jdevine@tmppllc.com, ecf@tmppllc.com
Kevin Gordon McDonald	on behalf of Creditor Toyota Motor Credit Corporation kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Lee Martin Perlman	on behalf of Debtor Tabatha D. Cream ecf@newjerseybankruptcy.com mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com
Richard Gerbino	on behalf of Creditor Lakeview Loan Servicing LLC, by its servicing agent M&T Bank rgerbino@schillerknapp.com, lgadomski@ecf.courtdrive.com;lgadomski@schillerknapp.com
Richard James Tracy, III	on behalf of Creditor Lakeview Loan Servicing c/o M&T Bank richard.tracy.iii@gmail.com tshariff@schillerknapp.com;kcollins@schillerknapp.com;ahight@schillerknapp.com
Richard James Tracy, III	on behalf of Creditor LAKEVIEW LOAN SERVICING richard.tracy.iii@gmail.com tshariff@schillerknapp.com;kcollins@schillerknapp.com;ahight@schillerknapp.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10